

Information to identify the case:

Debtor 1	David M. Ellis	Social Security number or ITIN	xxx-xx-9277
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-19462-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Ellis

8/20/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
David M. Ellis
DebtorCase No. 17-19462-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Aug 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2020.

db +David M. Ellis, 43 Watson Place, Eatontown, NJ 07724-1635
 cr +Selene Finance LP, FRIEDMAN VARTOLO LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 cr +Selene Finance, LP, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 230,
 Garden City, NY 11530-1631
 cr +U.S. Bank, N.A., Robertson, Anschutz & Schneider, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487, UNITED STATES 33487-2853
 cr +U.S. ROF IV Legal title trust 2015-1, Robertson Anschutz & Schneider, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
 516814641 +Fay Servicing, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 516814642 +First Atlantic FCU, 468 Industrial Way W, Eatontown, NJ 07724-2210
 517577237 +Selene Finance LP, P.O. Box 71243, Philadelphia, PA 19176, Selene Finance LP,
 P.O. Box 71243, Philadelphia, PA 19176-6243
 517577236 Selene Finance LP, P.O. Box 71243, Philadelphia, PA 19176
 517089109 +U.S. ROF IV Legal Title Trust 2015-1, By U.S. Bank National Assoc. as legal ti,
 Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150, Carrollton, TX 75006-3357
 516814643 +Un Ok Ellis, 43 Watson Place, Eatontown, NJ 07724-1635
 516928806 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,
 Eagan, MN 55121-7700
 518910179 Wilmington Savings Fund Society, FSB, et. al., Bankruptcy Department, P.O. Box 814609,
 Dallas, TX 75381-4609
 518910180 +Wilmington Savings Fund Society, FSB, et. al., Bankruptcy Department, P.O. Box 814609,
 Dallas, TX 75381-4609, Wilmington Savings Fund Society, FSB, et,
 Bankruptcy Department 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2020 01:27:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2020 01:27:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518470221 +E-mail/Text: bkteam@selenefinance.com Aug 21 2020 01:26:38 NJCC Fund #5 Trust,
 c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston TX 77042-4546
 516814645 +EDI: WFFC.COM Aug 21 2020 04:38:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Fay Servicing LLC
 516814644* +Un Ok Ellis, 43 Watson Place, Eatontown, NJ 07724-1635
 lm ##+Fay Servicing LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
 517087299 ##+Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357
 TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Aug 20, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. ROF IV LEGAL TITLE TRUST 2015-1, BY U.S. BANK
NATIONAL ASSOCIATION AS LEGAL TRUSTEE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eugene D. Roth on behalf of Debtor David M. Ellis erothesq@gmail.com
Jonathan C. Schwalb on behalf of Creditor Selene Finance LP bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb on behalf of Creditor Selene Finance, LP bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald on behalf of Creditor Fay Servicing LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. ROF IV Legal title trust 2015-1
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor U.S. Bank, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor U.S. ROF IV LEGAL TITLE TRUST 2015-1, BY U.S. BANK
NATIONAL ASSOCIATION AS LEGAL TRUSTEE rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11